

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

VOLUNTARY PETITION

NAME OF DEBTOR

Vera Louise Gardner

ALL OTHER NAMES USED BY THE DEBTOR IN THE LAST 8 YEARS (including married, maiden & trade)

NAME of JOINT DEBTOR

ALL OTHER NAMES USED BY THE JOINT DEBTOR IN THE LAST 8 YEARS (including married, maiden & trade)

SOC. SECURITY #/TAX I.D. NO (if more than one, state all) IF
FALSE OR FRAUDULENT DO NOT SIGN THIS PETITION &
COMMIT PERJURY!!! (Last 4 digits of Social)

*****-**-1206**

SOC. SECURITY #/TAX I.D. NO (if more than one, state all)
IF FALSE OR FRAUDULENT DO NOT SIGN THIS PETITION
& COMMIT PERJURY!!! (Last 4 digits of Social)

*****-**-**

STREET ADDRESS OF DEBTOR

**8353 St Lawrence Ave Apt # 2s
Chicago IL 60619**

STREET ADDRESS OF JOINT DEBTOR

COUNTY OF RESIDENCE OR PRINCIPAL PLACE OF BUSINESS

Cook

COUNTY OF RESIDENCE OR PRINCIPAL PLACE OF BUSINESS

Cook

MAILING ADDRESS OF DEBTOR

MAILING ADDRESS OF JOINT DEBTOR

LOCATION OF PRINCIPAL ASSETS OF BUSINESS DEBTOR (IF DIFFERENT FROM STREET ADDRESS ABOVE)

NOT APPLICABLE

Information Regarding the Debtor (Check the Applicable Boxes)

Type of Debtor	Chapter of Bankruptcy Code Used to File	Nature of Business
<input checked="" type="checkbox"/> Individual (s) <input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Other _____	<input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 15 Petition for recognition for a Foreign Main proceeding <input type="checkbox"/> Chapter 15 Petition recognition for Foreign nonmain proceeding	<input type="checkbox"/> Railroad <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Stockbroker <input type="checkbox"/> Health Care Business <input type="checkbox"/> Nonprofit Organization qualified under 15 U.S.C. 501(c)(3) <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. 101 (51B)
NATURE OF DEBTS (Check one box) <input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business		CHAPTER 11 BUSINESS (Check all boxes that apply) <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. Sec 101(51D) <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. Sec. 101(51D)
FILING FEE (Check one box) <input checked="" type="checkbox"/> Full Filing Fee Attached		Check if: <input type="checkbox"/> Debtor's aggregate non contingent liquidated debts owed to non-insiders or affiliates are less than 2 million.
STATISTICAL/ADMINISTRATIVE INFORMATION (Estimates Only) <input type="checkbox"/> Debtor estimates funds will be available for distribution to unsecured creditors <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		

Certification of Debt Counseling by Individual/Joint Debtor

I/we have received approved budget and credit counseling during the 180-day period preceding the filing of this petition.

I/we request a waiver of the requirement to obtain budget & credit counseling prior to filing based on exigent circumstances. (Must attach certification describing.)

ESTIMATED CREDITORS	<input checked="" type="checkbox"/> 10	
ESTIMATED ASSETS	<input checked="" type="checkbox"/> \$ 2,927	
ESTIMATED DEBTS	<input checked="" type="checkbox"/> \$ 39,651	



Voluntary Petition

NAME OF DEBTOR(s)

Vera Louise Gardner

(This page must be completed and filed in every case)

I STATE THAT I FILED THE FOLLOWING OTHER BANKRUPTCY CASES WITHIN LAST 8 YEARS (IF BLANK, THIS IS FIRST IN 8 YRS)

LOCATION WHERE FILED:

CASE NO.

DATE FILED

PENDING BANKRUPTCY CASE FILED BY ANY SPOUSE, PARTNER, OR AFFILIATE OF THE DEBTOR(S)

NAME OF DEBTOR:

CASE NUMBER:

DATE:

DISTRICT

RELATIONSHIP:

JUDGE:

Exhibit A (To be completed only if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11).

Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? **NO**

Signature of Non-Attorney Petition Preparer: Not Applicable

Signature of a Foreign Representative of a Recognized Foreign Proceedings: Not Applicable

Information Regarding the Debtor - Venue

Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.

Statement by a Debtor Who Resides as a Tenant of Residential Property

Landlord has a judgment against the debtor for possession of debtor's residence.

**DEBTOR (S) READ ENTIRE PETITION SIGN, AND DATE BELOW.
ALSO, SIGN ON EVERY OTHER PAGE REQUIRED**

I declare under penalty of perjury that the information provided in this petition is true and correct. I am aware that I may proceed under Chapter 7, 11, 12 or 13 of Title 11, U.S. Code, understand the relief available under each such Chapter and choose to proceed. I request relief in accordance with the Chapter of Title 11, United States Code, specified in this petition.

Dated: 11/16/2005

/s/ Vera Louise Gardner

X Date & Sign

Vera Louise Gardner

/s/ Juan M Villalpando

Dated: 12/28/2005

Attorney Name: Juan M Villalpando

Bar No: 6285237

LAW OFFICES OF PETER FRANCIS GERACI
55 E. Monroe Street #3400
Chicago IL 60603
312.332.1800 (PH) 312.332.6354 (FAX)

EXHIBIT B: I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that (he or she) may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, and have explained the relief available under each Chapter. I further certify that I delivered to the debtor the notice required by section 342(b) of the Bankruptcy Code.

/s/ Juan M Villalpando

Dated: 12/28/2005

Attorney Name: Juan M Villalpando

Bar No: 6285237



UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Vera Louise Gardner / Debtor

Attorney for Debtor: Juan M Villalpando

STATEMENT PURSUANT TO RULE 2016(b)

The undersigned, pursuant to Rule 2016(b), Rules of Bankruptcy Procedure, states that:

1. The compensation paid or promised by the Debtor(s), to the undersigned, is as follows:

For legal services rendered, Debtor(s) agrees to pay	\$3,000
Prior to the filing of this Statement, Debtor(s) has paid	\$500
	<hr/>
	Balance Due
	-\$2,500

2. The Filing Fee has been paid.

3. The Service rendered or to be rendered include the following:

- (a) Analysis of the financial situation, and rendering advice and assistance to the client in determining whether to file a petition under Title 11, U.S.C.
- (b) Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
- (c) Representation of the client at the first meeting of creditors.
- (d) Advice as required.

4. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and none other.

For ALL SOUTHERN DISTRICT OF INDIANA CHAPTER 13 CASES ONLY!

Refer to the attached guidelines for payment of ATTORNEYS' FEES & RIGHTS & RESPONSIBILITIES STATEMENT

5. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed and none other.

6. The undersigned has received no transfer, assignment or pledge of property from the debtor(s) except the following for the value stated: **None**.

7. The undersigned has not shared or agreed to share with any other entity, other than with members of the undersigned's law firm, any compensation paid or to be paid without the client's consent, except as follows: **None**.

Respectfully submitted,

Dated: 12/28/2005

/s/ Juan M Villalpando

Attorney Name: Juan M Villalpando

Bar No: 6285237

LAW OFFICES OF PETER FRANCIS GERACI
55 E. Monroe Street #3400
Chicago IL 60603
312.332.1800 (PH) 312.332.6354 (FAX)



In re

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Vera Louise Gardner / Debtor

Attorney for Debtor: Juan M Villalpando

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H", "W", "J", or "C" in the column labeled "HWJC". If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Description and Location of Property	Nature of Debtor's Interest in Property	H W J C	Market Value of Debtor's Interest	Amount of Secured Claim
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8353 Saint Lawrence, 2 South, Chicago, IL 60619; Cooperative \$ 4,005

TOTAL MARKET VALUE OF REAL PROPERTY **\$ 4,005**



UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Vera Louise Gardner / Debtor

Attorney for Debtor: Juan M Villalpando

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H", "W", "J", or "C" in the column labeled "HWJC". If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	HW J C	Market Value of Debtors Interest
01. Cash on Hand		[X] None
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and load, thrift, building and load, and homestead associations or credit unions, brokerage houses, or cooperatives.		
Charter One Checking Acct#XXXXXX0204		\$ 300
03. Security Deposits with public utilities, telephone companies, landlords and others.		[X] None
04. Household goods and furnishings, including audio, video, and computer equipment.		
Household goods; TV, Stereo, DVD Player, VCR, Coffee & End Tables, Dining Set, Bedroom Set, Table & Chairs, Microwave		\$ 1,200
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		
Books, Compact Discs, Tapes/Records, Family Pictures		\$ 60
06. Wearing Apparel		
Necessary wearing apparel		\$ 300
07. Furs and jewelry.		
Earrings, watch, costume jewelry, 10yr. old mink coat		\$ 400
08. Firearms and sports, photographic, and other hobby equipment.		[X] None
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		
Whole Life Insurance Policy MetLife		\$ 242
10. Annuities		[X] None
11. Interests in an education IRA		[X] None
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans.		[X] None
13. Stocks and interests in incorporated and unincorporated businesses.		[X] None
14. Interest in partnerships or joint ventures.		[X] None
15. Government and corporate bonds and other negotiable and non-negotiable instruments.		[X] None
16. Accounts receivable		[X] None



UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Vera Louise Gardner / Debtor

Attorney for Debtor: Juan M Villalpando

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H", "W", "J", or "C" in the column labeled "HWJC". If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	H W J C	Market Value of Debtors Interest
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	[X]	None
18. Other liquidated debts owing debtor including tax refunds.	[X]	None
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	[X]	None
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	[X]	None
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.	[X]	None
22. Patents, copyrights and other intellectual property.	[X]	None
23. Licenses, franchises and other general intangibles.	[X]	None
24. Customer list or other compilations	[X]	None
25. Autos, Truck, Trailers and other vehicles and accessories.		
1993 Toyota Corolla w/124k miles		\$ 425
26. Boats, motors and accessories.	[X]	None
27. Aircraft and accessories.	[X]	None
28. Machinery, fixtures, equipment, and supplies used in business.	[X]	None
29. Office equipment, furnishings, and supplies.	[X]	None
30. Inventory	[X]	None
31. Animals	[X]	None
32. Crops-Growing or Harvested.	[X]	None
33. Farming equipment and implements.	[X]	None
34. Farm supplies, chemicals, and feed.	[X]	None
35. Other personal property of any kind not already listed.	[X]	None
	TOTAL	\$ 2,927



UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Vera Louise Gardner / Debtor

Attorney for Debtor: Juan M Villalpando

SCHEDULE C - PROPERTY CLAIMED EXEMPT

[] 11 U.S.C S522(b)(1): Exemptions provided in 11 U.S.C. S522(d). Note: These exemptions are available only in certain states.

[x] 11 U.S.C. S522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as tenant by the entirety or joint tenant to the extent interest is exempt from process under applicable nonbankruptcy law.

Description and Location of Property	Specify Law Providing Exemption and Value of Claimed Exemption	Market Value of Debtor's Interest Before Claim
00. Real Property <i>8353 Saint Lawrence, 2 South, Chicago, IL 60619; Cooperative</i>	735 ILCS 5/12-901	\$ 7,500
		\$ 4,005
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives. <i>Charter One Checking Acct#XXXXXX0204</i>	735 ILCS 5/12-1001(b)	\$ 300
		\$ 300
04. Household goods and furnishings, including audio, video, and computer equipment. <i>Household goods; TV, Stereo, DVD Player, VCR, Coffee & End Tables, Dining Set, Bedroom Set, Table & Chairs, Microwave</i>	735 ILCS 5/12-1001(b)	\$ 1,200
		\$ 1,200
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. <i>Books, Compact Discs, Tapes/Records, Family Pictures</i>	735 ILCS 5/12-1001(a)	\$ 60
		\$ 60
06. Wearing Apparel <i>Necessary wearing apparel</i>	735 ILCS 5/12-1001(a),(e)	\$ 300
		\$ 300
07. Furs and jewelry. <i>Earrings, watch, costume jewelry, 10yr. old mink coat</i>	735 ILCS 5/12-1001(a),(e)	\$ 400
		\$ 400
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. <i>Whole Life Insurance Policy MetLife</i>	735 ILCS 5/12-1001(b)	\$ 242
		\$ 242
25. Autos, Truck, Trailers and other vehicles and accessories. <i>1993 Toyota Corolla w/124k miles</i>	735 ILCS 5/12-1001(c)	\$ 1,200
		\$ 425



UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Vera Louise Gardner / Debtor

Attorney for Debtor: Juan M Villalpando

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding claims secured by property of the debtor as of the date of filing of the petition. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing "H", "W", "J", or "C" in the column labeled "HWJC".

Creditor Name and Address	Account # Consideration For Claim Dates Claim Was Incurred	C U D	H W J C	Unsecured Amount	Claim Amount
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[x] None



UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Vera Louise Gardner / Debtor

Attorney for Debtor: Juan M Villalpando

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name and mailing address, including zip code, and account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C", in the column labeled "HWJC".

Claims of a spouse, former spouse, or child of the debtor, for alimony, maintenance or support, to the extent provided in 11 U.S.C. S507(a) (7).

Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. S507(a) (8).

Creditor Name and Address	Account # Consideration For Claim Dates Claim Was Incurred	C U D	H W J C	Claim Amount
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None



UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Vera Louise Gardner / Debtor

Attorney for Debtor: Juan M Villalpando

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "HWJC". If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claims is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

	Creditor Name and Address	Account # Consideration For Claim Dates Claim Was Incurred	C	U	W	J	C	Claim Amount
			C	U	W	J	C	
1	Bank of America Bankruptcy Department PO Box 5270 Carol Stream IL 60197	Account No. 4305500336032621 Reason: Credit Card or Credit Use Dates: 2002						\$ 512
Law Firm(s) Collection Agent(s) Representing the Original Creditor								
	Bank of America Bankruptcy Department PO Box 650260 Dallas TX 75265-0260							
2	Bank of New York Bankruptcy Department PO Box 6042 Mount Vernon NY 10558	Account No. 001080800000423014 Reason: Credit Card or Credit Use Dates: 2004						\$ 6,133
Law Firm(s) Collection Agent(s) Representing the Original Creditor								
	Bank of New York Bankruptcy Department PO Box 6968 Department 167 Newark DE 19714							
	ING Direct FSB Bankruptcy Department PO Box 6973 Newark DE 19714							



UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Vera Louise Gardner / Debtor

Attorney for Debtor: Juan M Villalpando

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

	Creditor Name and Address	Account # Consideration For Claim Dates Claim Was Incurred	C U D	H W J C	Claim Amount
3	Carson Pirie Scott Bankruptcy Department PO Box 17633 Baltimore MD 21297-1633	Account No. 1097551161 Reason: Credit Card or Credit Use Dates: 1983			\$ 1,439
Law Firm(s) Collection Agent(s) Representing the Original Creditor					
Carson Pirie Scott Bankruptcy Department PO Box 10327 Jackson MS 39289-0327					
4	Chase Bankruptcy Department PO Box 15919 Wilmington DE 19850	Account No. 4226610355767639 Reason: Credit Card or Credit Use Dates: 1995			\$ 4,486
5	Chase Bankruptcy Department PO Box 15651 Wilmington DE 19886	Account No. 4366103040089742 Reason: Credit Card or Credit Use Dates: 1995			\$ 1,534
6	Citibank Bankruptcy Department PO Box 6000 The Lakes NV 89163-6000	Account No. 5424180618018938 Reason: Credit Card or Credit Use Dates: 2003			\$ 4,805
Law Firm(s) Collection Agent(s) Representing the Original Creditor					
Citi Cards Bankruptcy Department PO Box 688912 Des Moines IA 50368					
7	Discover Financial Bankruptcy Department PO Box 15251 Wilmington DE 19886-5251	Account No. 6011298670280407 Reason: Credit Card or Credit Use Dates: 2004			\$ 5,350
8	Exxon Mobil Attn: Bankruptcy Dept. PO Box 4598 Carol Stream IL 60197	Account No. 7302837159366926 Reason: Credit Card or Credit Use Dates: 1986			\$ 84



UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Vera Louise Gardner / Debtor

Attorney for Debtor: Juan M Villalpando

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Creditor Name and Address	Account # Consideration For Claim Dates Claim Was Incurred	C U D	H W J C	Claim Amount
9 MBNA America Bankruptcy Dept. PO Box 15287 Wilmington DE 19886	Account No. 4313038295603884 Reason: Credit Card or Credit Use Dates: 2000			\$ 15,141
10 Sears Bankruptcy Department PO Box 20363 Kansas City MO 64195-0363	Account No. 5049948095445021 Reason: Credit Card or Credit Use Dates: 1989			\$ 167
TOTAL UNSECURED DEBT				\$ 39,651.00



UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Vera Louise Gardner / Debtor

Attorney for Debtor: Juan M Villalpando

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contracts, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

Name and Address of Other Parties to Instrument**Notes of Contract or Lease and Debtor's Interest****[x] None**

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION**

In re

Vera Louise Gardner / Debtor

Attorney for Debtor: Juan M Villalpando

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

Name and Address of Co-Debtor

Name and Address of the Creditor

None

UNITED STATES BANKRUPTCY COURT

In re

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Vera Louise Gardner / Debtor

Attorney for Debtor: Juan M Villalpando

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a Chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status: Divorced

Dependent(s)

EMPLOYMENT: DEBTOR

EMPLOYMENT: SPOUSE

Occupation: Legal Assistant
 Name of Employer: US Immigration Court
 Years Employed 23 years
 Employer Address: 55 E. Monroe
 City, State, Zip Chicago IL 60603

INCOME AND PAYROLL DEDUCTIONS

DEBTOR INCOME

SPOUSE INCOME

Current monthly gross wages, salary, and commissions	\$ 4,374.93	\$ 0.00
Estimated Monthly overtime	\$ 0.00	\$ 0.00
SUBTOTAL	\$ 4,374.93	\$ 0.00
a. Payroll Taxes & Social Security	\$ 808.15	\$ 0.00
b. Insurance	\$ 159.90	\$ 0.00
c. Union Dues	\$ 0.00	\$ 0.00
d. Pension:	\$ 306.24	\$ 0.00
e. Voluntary 401 Contributions	\$ 437.49	\$ 0.00
f. Child Support:	\$ 0.00	\$ 0.00
g. Other:		
h. Other:	\$ 0.00	\$ 0.00
LESS PAYROLL DEDUCTIONS	\$ 1,711.78	\$ 0.00

TOTAL NET MONTHLY TAKE HOME PAY

\$2,663.15

\$0.00

Regular income from operation of business or profession or farm (attach detailed statement)

Income from real property

Interest and dividends

Alimony, maintenance or support payments payable to debtor for the debtor's use or that of dependents listed above

Pension or retirement income

UNITED STATES BANKRUPTCY COURT

In re

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Vera Louise Gardner / Debtor

Attorney for Debtor: Juan M Villalpando

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a Chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status: Divorced

SPECIAL CIRCUMSTANCES

Describe any increase/decrease of more than 10% in any of the above categories anticipated to occur within the yr following filing of this document:

UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Vera Louise Gardner / Debtor

Attorney for Debtor: Juan M Villalpando

SCHEDULE J - CURRENT EXPENDITURES

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate

Check box if joint pet is filed & debtor's spouse maintains a separate household. Separate schedule of expenditures labeled "Spouse".

RENT (Include Lot Rent for Mobile Home)

MORTGAGE Real Estate taxes included? Yes No
Property insurance included? Yes No

Condo Assocation Rent	\$ 559.00
1st Mortgage	\$ -
2nd Mortgage	\$ -
3rd Mortgage	\$ -
Renters and/or Home Owners Insurance	\$ -
Not included in mortgage pymts - Real Estate Taxes	\$ -

UTILITIES & MAINTENANCE

Electricity and Heating Fuel	\$ 125.00
Telephone	\$ 100.00
Internet / Cable	\$ 50.00
Garbage	\$ -
Water & Sewer	\$ -
Home Maintenance, Repairs, Upkeep	\$ -

NECESSARY LIVING EXPENSES

Food	\$ 300.00
Clothing	\$ 50.00
Laundry and Dry Cleaning	\$ 50.00
Medical and Dental Expenses	\$ 50.00
Charitable Contributions	\$ 100.00
Recreation, Clubs, & Entertainment	\$ -
Childcare & Babysitting	\$ -
Life Insurance	\$ 62.25
Health Insurance	\$ -

TRANSPORTATION EXPENSES

Automobile Installment Payments	\$ -
Montly Automobile Insurance	\$ 50.00
Fuel, Tolls, Parking, Licenses, Plates, Stickers	\$ 170.00
Auto Repairs & Upkeep	\$ 50.00
Bus and/or Train	\$ 80.00

OTHER INSTALLMENT PAYMENTS

Reaffirmation Payments
Reaffirmation Payments

Federal or State Tax Repayments	\$ -
Alimony, Maintenance, Child Support	\$ -
Special Education	\$ -

TAXES & SUPPORT PAYMENTS

Business Expenses	\$ -
Real Estate Expenses	\$ -
Renter's Ins	\$ 35.00
	\$ -

BUSINESS / REAL ESTATE and MISC EXPENSES

ALL OTHER MISCELLANEOUS EXPENSES

1. Haircuts: \$ 30.00	Eyecare: \$ 20.00
2. GSL: \$ -	Tuition, Books \$ -
3. Violence: \$ -	Pet Care: \$ -
4. RX Meds: \$ 40.00	Energy: \$ -

Femine Hygiene & Care	\$ 25.00	Total Line 1	\$ 75.00
Postage/Banking	\$ 15.00	Total Line 2	\$ 15.00
Care Giver:	\$ -	Total Line 3	\$ -
Newspaper/Magazines	\$ 10.00	Total Line 4	\$ 50.00

TOTAL MONTHLY EXPENSES	\$ 1,971.25
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FOR CHAPTER 12 AND 13 DEBTORS ONLY

A. Total projected monthly income	\$ 2,663.16
B. Total projected monthly expenses	\$ 1,971.25
C. Excess income (A minus B)	\$ 691.91
D. Total amount to be paid into plan monthly	\$ 690.00



UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Vera Louise Gardner / Debtor

Attorney for Debtor: Juan M Villalpando

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, will provide information requested on this statement concerning all such activities as well as the individual's personal affairs.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this statement if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities

Description and Details

01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS: Identify all sources of income if there is more than one. State the gross amount of income debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the 2 years immediately preceding this case calendar year.

Debtor*This Year.....: Approx. \$ 4,375/monthly gross**Last Year.....: Approx. \$ 48,800**The Year Before: Approx. \$ 46,000**Source.....: Employment*

Spouse

 NONE

02. INCOME OTHER THAN FROM EMPLOYMENT OR OPERATION OF BUSINESS: State the amount of income received by the debtor OTHER than from employment, trade, profession, or operation of the debtor's business during the 2 years immediately preceding the commencement of this case. Include all payments received from any source. Indicate multiple sources of income.

Debtor's Income Non-Wage*This Year.....: Approx. \$ 0.00**Last Year.....: Approx. \$ 13,605.00**Year Before.....: Approx. \$ 0.00**From: Gambling Winnings*

Spouse

 NONE

03. PAYMENTS TO CREDITORS: List all payments on loans, installments, purchases of goods or services, and other debts, aggregating more than \$600.00 to any creditor, made within 90 days immediately preceding the commencement of this case. INCLUDE MORTGAGE AND VEHICLE PAYMENTS MADE IN THE LAST 3 MONTHS.

 NONE

List each payment or other transfer to any creditor made with 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by each or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

 NONE

03b PAYMENTS TO RELATIVES OR INSIDERS List all payments made within 1 year immediately preceding the commencement of this case or for the benefit of creditors who are or were insiders.

 NONE

UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Vera Louise Gardner / Debtor

Attorney for Debtor: Juan M Villalpando

STATEMENT OF FINANCIAL AFFAIRS

04. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS:

List all lawsuits & administrative proceedings you were a party to within 1 year of today, whether as a plaintiff or defendant or other party: include divorces, injury claims, employment claims and all others.

 [X] NONE

04b: WAGES OR ACCOUNTS GARNISHED: List all property that has been attached, garnished or seized under any legal or equitable process within 1 year:

 [X] NONE

05. REPOSSESSION, FORECLOSURES AND RETURNS: List all property repossessed, sold at foreclosure sale, deed in lieu of foreclosure, returned to the seller, within 1 year of filing this bankruptcy:

 [X] NONE

06. ASSIGNMENTS AND RECEIVERSHIPS: List assignment of property for benefit of creditors within 120 days before filing this bankruptcy:

 [X] NONE

List any property in the hands of a custodian, receiver, or court-appointed official within 1 year of today.

 [X] NONE

07. GIFTS: List all gifts or charitable contributions you made within 1 year before filing this bankruptcy case except ordinary & usual gifts or family members less than \$200.00 total per individual family member, & charity contributions less than \$100.00 per recipient.

Recipient.....: St. Helena of the Cross Parish**Address.....: 101st and Parnell, Chicago, IL****Relationship to Debtor: N/A****Date of Gift.....: Monthly****Description.....: Tithe****Value.....: \$100.0**

08. LIST ALL FIRE, THEFT OR GAMBLING LOSSES WITHIN 1 YEAR OF TODAY:

 [X] NONE

09. LIST ALL PAYMENTS TO CREDIT COUNSELORS OR BANKRUPTCY ATTORNEYS INCLUDING PETER FRANCIS GERACI: (by you, or by others for you, within 1 year of today)

Payee.....: Law Offices of Peter Francis Geraci**Address.....: 55 East Monroe Street****Address2.....: Suite 3400****Address3.....: Chicago IL 60603****Date of Payment: /****Payor.....: Debtor****Payment/Value.....: 3,000.00**

In addition to Peter Francis Geraci and his employees of his firm, I hired, at no additional fee, attorneys listed on my contract of representation to work on my case.

 [X] NONE

10a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security with two years immediately preceding the commencement of this case.

 [X] NONE

(Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

10b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

 [X] NONE

11. If you CLOSED or TRANSFERRED any checking savings, pension, stock, brokerage, mutual fund, credit union or other accounts within 1 year of today, list details:

 [X] NONE

UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Vera Louise Gardner / Debtor

Attorney for Debtor: Juan M Villalpando

STATEMENT OF FINANCIAL AFFAIRS

12. LIST ANY SAFETY DEPOSIT BOXES OR OTHER DEPOSITORY PLACES the debtor has or had securities, cash, or other valuables within 1 year of today: [X] NONE13. LIST ALL SETOFFS by any creditor, such as a bank or credit union, against a debt or deposit of yours within the past year. [X] NONE

14. LIST ALL PROPERTY THAT YOU HOLD FOR ANOTHER PERSON: (Including but not limited to: minor's accounts, vehicle in your name that is really someone else's, accounts or property or items you are on title to or in possession of)

*Owner of property: Arnez Miller(Father-Deceased)**Address.....:**Description of property: Bank Account**Value of property: \$40**Location of it: Illinois Federal 87th & King Drive Chicago, IL*15. WHERE HAVE YOU LIVED IN LAST 2 YEARS: [X] NONE16. COMMUNITY PROPERTY STATES WISCONSIN & OTHERS: If you live or did live in a community property state or territory (Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) in last 6 years, name your spouse & ex-spouse & the community property state. [X] NONE

17. ENVIRONMENTAL INFORMATION: "Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil surface water, ground water, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of the these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites. "Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, or contaminant, etc. under environmental Law.

a. If you have received notice of violation of any ENVIRONMENTAL LAW VIOLATION, list name & address of every site & the governmental unit, date of the notice, & Environmental law: [X] NONEb. If you provided notice of release of Hazardous Material, list name and address of every site and governmental unit. [X] NONEc. If you were party to any Environmental Law judicial or administrative proceedings, orders or settlements, give the name & address of governmental unit that is or was a party to the proceedings, & docket number. [X] NONE

18. a. List names, addresses, taxpayer ID #, nature of business, begin & end dates all businesses, sole-proprietors, partnerships, corporations in which you had any interest, office, 5% or more voting or equity interest within 6 years of today. List same if debtor is partnership or corporation.

Name Taxpayer ID# ADDRESS NATURE DATES

b. Identify any business listed above that is a "single asset real estate" as defined in 11 U.S.C. 101.

b. Identify any business listed in subdivision a. that is "single asset real estate" as defined in 11 U.S.C. 101. [X] NONE19. List all bookkeepers and accountants in the last 2 years who kept, or supervised the keeping of, your books of account and records. [X] NONEb. List all firms or individuals who have audited the books of account and records, or prepared a financial statement of yours in the last 2 years. [X] NONE

UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Vera Louise Gardner / Debtor

Attorney for Debtor: Juan M Villalpando

STATEMENT OF FINANCIAL AFFAIRS

c. List all firms or individuals who are now in possession of your books of account and records of the debtor. If any books or records are not available, explain. [X] NONE

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the last 2 years. [X] NONE

20. INVENTORIES

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory. [X] NONE

b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above. [X] NONE

21A. Only if you are a partnership, list nature and percentage of interest of each member of it. [X] NONE

b. Only if debtor is a corporation, list officers & directors; each stockholder who directly or indirectly owns, controls, or holds 5% or more of the voting or equity securities of the corporation. [X] NONE

22. ONLY IF debtor is a partnership, list each member who withdrew from the partnership within 1 year. [X] NONE

b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within 1 year immediately preceding the commencement of this case. [X] NONE

23. ONLY IF DEBTOR IS A PARTNERSHIP OR CORPORATION, list withdrawals or distributions or payments, bonuses, loans etc. to insiders, including compensation in any form, in past year. [X] NONE

24. ONLY IF YOU ARE A CORPORATION, list information of parent corporation and taxpayer ID number in last 6 years. [X] NONE

25. ONLY IF debtor is not an individual, list name & federal taxpayer ID number of any pension fund to which debtor, as an employer, was responsible for contributing in last 6 years. [X] NONE

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 11/16/2005

/s/ Vera Louise Gardner
Vera Louise Gardner

X Date & Sign

* Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property:
Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.



UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Vera Louise Gardner / Debtor

Attorney for Debtor: Juan M Villalpando

STATEMENT OF INTENTION

1. Debtor(s) have filed a schedule of assets/liabilities including consumer debts secured by property of the estate.
2. Debtor(s) intention with respects to their property of the estate which secures those consumer debts is as follows:
3. Debtor(s) understand that 521(2)(B) of the Bankruptcy Code requires that the below stated intentions must be performed within 45 days of filing.

Description of Property	Creditor's Name	Intention
PROPERTY TO BE RETAINED		

[x] None

*524(c): Debt will be reaffirmed pursuant to Sec. 524(c)
 *722: Property is claimed as exempt and will be redeemed pursuant to Sec. 722

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 11/16/2005

/s/ Vera Louise Gardner

Vera Louise Gardner

X Date & Sign

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UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Vera Louise Gardner / Debtor

Attorney for Debtor: Juan M Villalpando

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

Name of Schedule	Attached YES NO	Pages	AMOUNTS SCHEDULED		
			Assets	Liabilities	Other
SCHEDULE A - Real Property	Yes	1			
SCHEDULE B - Personal Property	Yes	1+		\$2,927	
SCHEDULE C - Exempt	Yes	1+			
SCHEDULE D - Secured	Yes	1+			
SCHEDULE E - UnSecured Priority	Yes	1			
SCHEDULE F - UnSecured NonPriority	Yes	1+			\$39,651
SCHEDULE G - Executory Contracts	Yes	1+			
SCHEDULE H - CoDebtors	Yes	1+			
SCHEDULE I - Income	Yes	1+			\$2,663
SCHEDULE J - Expenditures	Yes	1+			\$1,971
			\$ 2,927	\$ 39,651	
			TOTAL ASSETS	TOTAL LIABILITIES	



**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION**

In re

Vera Louise Gardner / Debtor

Attorney for Debtor: Juan M Villalpando

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT

Dated: 11/16/2005

/s/ Vera Louise Gardner

Vera Louise Gardner

X Date & Sign

* Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property:
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UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Vera Louise Gardner / Debtor

Attorney for Debtor: Juan M Villalpando

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 11/16/2005

/s/ Vera Louise Gardner

Vera Louise Gardner

X Date & Sign

* Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property:
Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.



In re

Vera Louise Gardner / Debtor**Attorney for Debtor: Juan M Villalpando****NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)**

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before bankruptcy filing. Briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) must be provided by nonprofit budget & credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional

course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**Chapter 7: Liquidation (\$220 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$274)**

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of Debts of an Individual with Regular Income (\$150 filing fee, \$39 administrative fee: Total \$189)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in instalments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family farm or fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Dated: 11/16/2005

/s/ Vera Louise Gardner

Vera Louise Gardner

X Date & Sign

Dated: 12/28/2005

/s/ Juan M Villalpando

Attorney: Juan M Villalpando

Bar No: 6285237